

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF OKLAHOMA

SHAUNA JOHNSON) JURY TRIAL DEMANDED
Plaintiff,)
)
v.) Case No. CIV-22-118-PRW
)
TULSA ADJUSTMENT BUREAU, INC,)
MIDLAND CREDIT MANAGEMENT,)
INC, and PORTFOLIO RECOVERY)
ASSOCIATES, LLC,)
Defendants.	

COMPLAINT AND DEMAND FOR JURY TRIAL

I. INTRODUCTION

1. This is an action for actual and statutory damages brought by Plaintiff Shauna Johnson an individual consumer, against Defendants Tulsa Adjustment Bureau, Inc., Midland Credit Management, Inc., and Portfolio Recovery Associates, LLC for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. (hereinafter “FDCPA”), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

II. JURISDICTION AND VENUE

2. Jurisdiction of this court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1331.
3. Venue in this District is proper in that the Defendants transact business in Oklahoma City, Oklahoma County, Oklahoma, and the conduct complained of occurred in Oklahoma City, Oklahoma County, Oklahoma.

III. PARTIES

4. Plaintiff Shauna Johnson (hereinafter “Ms. Johnson”) is a natural person residing in Oklahoma City, Oklahoma County, Oklahoma.
5. Ms. Johnson is a consumer as defined by the Fair Debt Collection Practices Act, 15 U.S.C. § 1692a(3).
6. Upon information and belief, Defendant Tulsa Adjustment Bureau, Inc. is an Oklahoma corporation with its principal place of business located at 2448 E 81st St #4700, Tulsa, OK 74137.
7. Defendant Tulsa Adjustment Bureau, Inc. is engaged in the collection of debt from consumers using the mail and telephone.
8. Defendant Tulsa Adjustment Bureau Inc. regularly attempts to collect consumers’ debts alleged to be due to others.

9. Defendant Tulsa Adjustment Bureau Inc. (hereinafter referred to as “TAB”) is a “debt collector” as defined by the FDCPA, 15 U.S.C. § 1692a(6).
10. Upon information and belief, Defendant Midland Credit Management, Inc. is a California corporation with its principal place of business located at 350 Camino De La Renia Suite 100, San Diego, CA 92108.
11. Defendant Midland Credit Management, Inc. is engaged in the collection of debt from consumers using the mail and telephone.
12. Defendant Midland Credit Management, Inc. regularly attempts to collect consumers’ debts alleged to be due to others.
13. Defendant Midland Credit Management, Inc. (hereinafter referred to as “MCM”) is a “debt collector” as defined by the FDCPA, 15 U.S.C. § 1692a(6).
14. Upon information and belief, Defendant Portfolio Recovery Associates, LLC is a Virginia corporation with its principal place of business located at 120 Corporate Blvd, Suite 100, Norfolk, VA 23502.
15. Defendant Portfolio Recovery Associates, LLC is engaged in the collection of debt from consumers using the mail and telephone.
16. Defendant Portfolio Recovery Associates, LLC regularly attempts to collect consumers’ debts alleged to be due to others.

17. Defendant Portfolio Recovery Associates, LLC (hereinafter referred to as “PRA”) is a “debt collector” as defined by the FDCPA, 15 U.S.C. § 1692a(6).

IV. FACTS OF THE COMPLAINT

18. On or about August 24, 2021, Ms. Johnson reviewed her credit report on “credit karma.”
19. On the report, Ms. Johnson observed a trade line from TAB.
20. TAB furnished a trade line of \$231, allegedly owned to Regional Medical Lab II.
21. The obligation furnished by TAB is a “debt” as defined by 15 U.S.C. § 1692a(5).
22. MCM furnished trade lines of \$390, \$509, \$1,200 allegedly owned to Synchrony Bank, Comenity Bank.
23. The obligations furnished by MCM are “debt(s)” as defined by 15 U.S.C. § 1692a(5).
24. PRA furnished a trade line of \$496, allegedly owned to Capital One Bank USA.
25. The obligation furnished by PRA is a “debt” as defined by 15 U.S.C. § 1692a(5).

26. On or about June 26, 2020, Ms. Johnson called TAB and disputed the accuracy of the debt it reported on her consumer report.
27. On or about June 26, 2020, Ms. Johnson called MCM and disputed the accuracy of the debt it reported on her consumer report.
28. On or about June 26, 2020, Ms. Johnson called PRA and disputed the accuracy of the debt it reported on her consumer report.
29. On November 17, 2021, Ms. Johnson reviewed her credit report and discovered that each Defendant continued to report the debts.
30. Despite being aware of Ms. Johnson's disputes, each Defendant failed to disclose Ms. Johnson's disputes to the consumer reporting agencies.
31. As a result of the actions and inactions of Defendants, Ms. Johnson suffered damages, including but not limited to, non-pecuniary harm, severely damaged personal reputation, and severely damaged credit reputation.

V. CLAIM FOR RELIEF
15 U.S.C. § 1692e

32. Ms. Johnson re-alleges and reincorporates all previous paragraphs as if fully set out herein.
33. The Defendants violated the FDCPA.
34. The Defendants' violations include, but are not limited to, the following:

The Defendants violated 15 U.S.C. § 1692e(8) of the FDCPA by communicating to the consumer reporting agencies credit information which was known or should have been known to be false. This includes the Defendants' failure to communicate that the aforementioned debts were in dispute by Ms. Johnson.

35. As a result of the above violations of the FDCPA, the Defendants are liable to the Ms. Johnson actual damages, statutory damages and cost.


VI. JURY DEMAND AND PRAYER FOR RELIEF

WHEREFORE, Plaintiff Ms. Johnson respectfully demands a jury trial and requests that judgment be entered in favor of Plaintiff and against the Debt Collector for:

- A. Judgment for the violations occurred for violating the FDCPA;
- B. Actual damages pursuant to 15 U.S.C. § 1692k(1)(2);
- C. Statutory damages pursuant to 15 U.S.C. § 1692k(2);
- D. Cost and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k(3);
- E. For such other and further relief as the Court may deem just and proper.

Respectfully submitted:

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